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HANSCOM AFB BASE OPERATOR – 781 377-4441
FALL 2009

1. THE FIRST WORD: The following is a message to retirees from Colonel David “Iron” Orr, Commander, 66th Air Base Wing.
“Hanscom retirees and families. Thanks very much for your involvement and support of Hanscom AFB activities and your helpful feedback during my command. I also appreciate you reading my weekly Hansconian “Straight Talk” article and encouraging my “tell it like it is” approach to leading the installation. Please accept the following topics that I could use your help for the good of all on Hanscom.

Speeding, Cell Phone Use and Seat Belts. We had another 19 seat belt and cell phone infractions over a 90 minute period last week, and over 50 members had to go to Magistrate’s Court last month to explain speeding violations on base. We have had a surprising number of retirees who have been breaking the law/AF Regulations in these areas. Please get the word out so my Security Forces can focus more attention on their primary installation security mission

Minuteman Club Membership. Our retiree membership numbers continue to decrease and I would love to give you another chance. We have started daily lunch buffets and our average patronage increased from 40 to 120 in the first few months. You are always welcome at our First Friday events and attending our Steak Night, Peel and Eat Shrimp, and Chicken Wing Specials each week. As a reminder, club membership automatically gives you 10% off any other Services use (Bowling, Golf, Auto Hobby Shop[and Outdoor Equipment Rental are just a few). In one week, I saved over \$500 getting golf memberships, winter ski tickets, automotive repair help and eating at the club and bowling center.

AAFES and Commissary Updates. Ms Ellen Hight is the AAFES General Manager for the New England region and she works out of Hanscom. Ellen is proactive to try new hours based on your needs and she has been receptive to customer service feedback. Please continue to show us the way by utilizing the BX and commissary and taking advantage of the tremendous saving available for our members. Other updates include a new salad bar and wrap restaurant projected to open this fall in the food court and Firestone and AAFES are in contract negotiations to take over automotive repair support and sales at the base service station. When completed, there will be an AAFES member outside in the booth to better support your gasoline purchase.

Stimulus Package Projects. We garnered nearly \$16M for Hanscom from President Obama’s stimulus initiative. Thanks for your patience as we make long overdue improvements to our roads, facilities and utilities efficiency.

Thanks again for your example, for your friendship, and for your continued involvement and visibility on Hanscom AFB.”

We appreciate Colonel Orr’s contribution to the Newsletter and his outstanding support to retirees.

2. COMING EVENTS: You may be interested in the following

**2009 SEA SERVICES BALL
FRIDAY 4 DECEMBER 2009
ANTHONY'S PIER 4 RESTAURANT
140 Northern Ave, Boston MA**

Reception at 1830 (6:30) with Dinner at 1930 (7:30) \$60.00 per person

This seasonal gala brings together friends, shipmates and colleagues from across the military. This year the focus will be on the U.S. Maritime Service. Enjoy a fine evening dining with friends old and new and dancing to the music of the Frank Zarba Band. Appropriate dress is Mess Dress blues or Service Dress Blues (with miniature medals) for E7 and officers, Service Dress Blues with medals for enlisted. Other services wear equivalent Dress Uniform, civilians, appropriate evening attire and non-military women, cocktail or dinner attire. Questions may be referred to CAPTAIN Learson at (617) 489-2221 or LEARSON@WORLDNET.ATT.net. Reservation must be received by 27 November 2009

3. OUTREACH PROGRAM: We repeat this every issue for the benefit of our new readers. This special program offers assistance to any active duty or retired military member, their survivors and family members who have questions, or problems related to health care, or support services. Instead of trying to deal with endless telephone menus while navigating the complexities of today's "information age" or dealing with unresponsive or hard to reach agencies or individuals through 800 numbers which often leads to misinformation, confusion and frustration, give us a call. If you are experiencing difficulty, or have a question regarding Medicare, TRICARE For Life or Pharmacy, TRICARE supplemental insurance, VA benefits, Survivor Benefit Plan, divorce, death, disability or any other adversity, call Captain Love at (781) 377-2476. **If she is not in, the Duty Officer will contact her for you. If you have not heard back by the end of the next duty day, PLEASE call back as the message may have been unclear or we could not reach you. If you get the audex during duty hours, the line is busy so please leave a message. We will return your call as soon as the phone is free. All military retiree, spouse or survivor deaths in New England may also be reported to Captain Love by calling (781) 377-2476 who will assist with notifications and processing for benefits.**

DEATH OF A SPOUSE suspends Survivor Benefit Plan (SBP) spouse coverage upon notification to the Defense Finance and Accounting Service (DFAS). A retiree whose spouse predeceases him/her needs to write a brief cover letter indicating name and social security number and mail it with the death certificate to DFAS, U.S. Military Retirement Pay, PO Box 7130, London KY 40742-7130, or fax the death certificate and identifying information to 1-800-469-6559. The SBP will be suspended and will be restarted for a new spouse upon remarriage on the first anniversary date unless the retired member indicates in writing he/she does not wish it to restart for the new spouse. Retirees who notified DFAS of the death of a spouse and had the SBP suspended but later remarried without notifying DFAS were surprised to find they owed back premiums from the first anniversary date of the remarriage.

DIVORCE – If a retired member divorces, his/her spouse is no longer eligible for spouse coverage in which case it is suspended upon notification to DFAS. However, some divorce decrees mandate the retiree name the former spouse as beneficiary under the SPB, or the member can voluntarily name the former spouse as beneficiary. More information is available at www.retirees.af.mil, or call Capt. Love at 781 377-2476.

4. HEALTH CARE NOTES: This section focuses on health care issues.

HANSCOM PHARMACY – New hours for the pharmacy are as follows:

0730 -1630 Mon/Tues/Thurs/Fri, 0730 – 1500 Wednesday

0739 -1200 1st Friday of each month

Refills by phone only: 781-377-1522

The following Asthma drugs have been added to the Hanscom formulary. (1) Flovent Diskus (2) Afvaair meters dose inhaler (3) Nometasone (Asmanex) inhaler. To find out if a drug is available at the base pharmacy, call 781 377-3101. **Drugs available through the TRICARE pharmacy program can be researched at www.tricareformularysearch.org.**

TRICARE REGIONAL CONTRACTS – The TRICARE Management Activity (TMA) has announced the selection of new TRICARE managed care support contracts which provide medical and administrative support services to eligible beneficiaries for the north and south regions. **Aetna Government Health Plans** will replace Health Net Federal Services, the current contractor for the north including New England. UnitedHealth Military and Veterans Services will replace Humana Military Health Care Services in the south. Although scheduled to change over in April 2010, the losing contractors have issued a challenge so the changeover date may be delayed. Although there may be some changes in Prime availability and network providers, there will be no change in benefits or fee structure as a result of the change in contractors. TRICARE Prime, Standard and Extra beneficiaries will be served by the new contractor and beneficiaries will be given adequate notice and contact information. We will continue to keep you informed as more information becomes available. **TRICARE For Life beneficiaries will continue to be served by Wisconsin Physicians Service (WPS) as that is a separate contract and there will be no changes for them. Pharmacy services remain with Express Scripts.**

MEDICARE AND TRICARE FOR LIFE(TFL) – Since many spouses and survivors of retirees did not acquire sufficient work credits under social security on their own, they become entitled to Medicare on the work record of their retiree spouse. Accordingly, their Health Insurance Number or Medicare number is the social security number (SSN) of the retiree followed by a “D”. Since a retiree is also the sponsor for a spouse/survivor listed in the Defense Entitlement Enrollment System (DEERS), eligibility is recorded under the member’s SSN. When Medicare pays a claim and forwards it to TFL, the Medicare number and the sponsor’s SSN match so processing is not a problem. However, many spouses qualify for Medicare on their own work record so the Medicare card reflects his/her own SSN followed by an “A” which does not match with the sponsor’s SSN in DEERS when TFL tries to process the claim. To avoid delays and erroneously denied claims, WPS recommends a spouse or survivor with a Medicare number different from his/her retiree sponsor call 1-866-773-0404 so they can update their records.

TRICARE RESOURCES – **Clip this information and keep it handy for future use.**

For questions, or change of address for TRICARE Prime, Standard, or Extra call 1-877-874-2273 (1-877-TRICARE) – or on-line at www.hnfs.net. Claims should be submitted to: Health Net Federal Services Inc., c/o PGBA LLC/TRICARE Claims, PO Box 870140, Surfside SC 29587-9740. **For questions, or to update health insurance information for TRICARE For Life (TFL), call Wisconsin Physicians Services (WPS) at 1-866-773-0404, or visit www.tricare4u.com.** Claims should be submitted to Wisconsin Physicians Services/TRICARE For Life, PO Box 7890, Madison WI 53707-7890.

Express Scripts is the contractor for both the Mail Order and Retail Pharmacy Programs

TRICARE Mail Order Pharmacy (TMOP) call – 1-866-363-8667 – www.express-scripts.com

TRICARE Retail Pharmacy (TRRx) call 1-866-363-8779 – www.express-scripts.com

Claims for pharmacy, send to: Express Scripts Inc., PO Box 66518, St Louis MO 63166-6518

TRICARE Retiree Dental Plan call-1-888-838-8737 – www.ddpdelta.org/

DEERS Address Change - 1-800-538-9552 – <http://www.tricare.osd.mil/DEERSAddress/>

US Family Health Plan – Brighton Marine Health Center at 1-888-815-5510, or visit www.usfhp.org.

US Family Health Plan – Martin’s Point (NH, ME) 1-888-241-4556, or visit www.martinspoint.org

Locally, for TRICARE Prime, Standard and Extra questions or problems call the Beneficiary Counseling and Assistance Coordinator (BCAC) at (781) 377-2120, or visit the TRICARE Service Center (TSC) at the base clinic. **For Medicare and TFL questions/problems, call Captain Love at (781) 377-2476.**

5. SOCIAL SECURITY ADMINISTRATION (SSA): SSA has implemented many improvements in customer service using the Internet that will simplify applying for retirement benefits and many other transactions which have previously required a visit to a social security office. For those who are not receiving benefits yet, you can (1) See if you qualify for benefits and what benefits you can apply for, (2) Estimate your future benefits and get a social security statement, (3) Apply for retirement/spouses benefits, (4) Apply for disability benefits To apply online for retirement benefits, go to www.socialsecurity.gov/retireonline. For those already receiving benefits, you can (1) Change your address or phone number, (2) Request a Proof of Income letter, (3) Get a Form 1099/1042S (Social Security Benefit Statement) (4) get a replacement Medicare card. To apply for a password which will allow you to (1) check your information and benefits, (2) change your address or phone number, and (3) stop or change Direct Deposit, go to www.socialsecurity.gov/password. The hours are Mon-Fri 0500-0100, Saturdays and Holidays 0500-2300 and Sundays from 0800-2200. In addition to using the website, you can also call 1-800-772-1213. Questions will be answered Mon-Fri 0700-1900. The automated phone service is available 24 hours/day. Hearing impaired may call 1-800-325-0778.

6. PROTECTION OF ID CARDS: Recent incidents regarding the photocopying of military ID cards by commercial establishments to verify military affiliation or provide government rates for service have been reported. Retirees, spouses and survivors are reminded that photocopying of U.S. Government identification cards is a violation of Title 18; US Code Part 1, Chapter 33, Section 701 and punishable by both fine and imprisonment. The use of a military ID card **for identification** at a commercial establishment is perfectly legitimate; however, allowing a non-DoD entity to copy or reproduce the card is expressly forbidden and personnel are reminded to secure their military identification at all times. **Having said that, TRICARE beneficiaries including TRICARE For Life know that medical providers insist on photocopying their military ID card as a proof of entitlement for their records. This specific photocopying is allowed under a special Benefits type of waiver only.**

7. DEPARTMENT OF VETERANS AFFAIRS (VA): Some recent announcements.

NEW HAMPSHIRE VETERANS HOME – The NH State Veterans Home in Tilton NH is slated to receive \$3.7 million to upgrade its facilities including energy enhancements and asbestos abatement. There are 131,000 veterans living in NH and they are served by the VA with a major medical center in Manchester and five outpatient clinics throughout the state. The state run Veterans Home supplements these federal services. For more information about the NH Veterans Home and other NH services for veterans, visit www.nh.gov/nhveterans/bene.html.

MASSACHUSETTS VETERANS CEMETERY TO EXPAND - The Massachusetts National Cemetery in Bourne will expand by another 25 acres, providing another 10 years of burial space. Opened in 1980, the cemetery expansion will also include a new administration building, public information center with electronic gravesite locator, a new maintenance building and other improvements to signage and landscaping. Veterans with a discharge other than dishonorable, their spouses and eligible dependent children can be buried in a national cemetery. Other burial benefits available for eligible veterans whether buried in a national or private cemetery include a burial flag, a Presidential Memorial Certificate and a government headstone or marker. Veterans with a VA rated service connected disability may be eligible for a burial allowance.. For more information call 1-800-827-1000 or visit www.cem.va.gov.

8. GUARD AND RESERVE RETIREMENT BENEFIT SEMINARS: Gray area Reservists and Guardsmen are those who have completed their qualifying 20 years, are no longer drilling and are waiting to age 60 before qualifying for retirement pay and benefits such as health care. Often the years between active participation in a unit and age 60 can result in not being up to date on benefits. There are now occasional seminars designed to assist gray area retirees with these questions related to pay and benefits. Presenters are from Military Service Centers, Veterans Affairs, Department of Labor and various Military Transition Organizations and will cover such topics as Survivor Benefit Plan, TRICARE/Dental, Veterans

Benefits, VA Disability and much more. In New England, this seminar is periodically presented at Groton CT. To find out if a Seminar is available in this area, call the RAO at 781 377-2476

9. INTERNAL REVENUE SERVICE (IRS): The American Recovery and Reinvestment Act of 2009 (ARRA) or “stimulus bill” resulted in several changes which may or may not affect retirees. Specifically, the amount of withholding tax from your military retirement and/or annuitant pay was decreased. However, you still owe the tax but the change may result in too little being withheld each month. The IRS has established computer program designed to assist the taxpayer in determining the correct amount of tax to be withheld monthly to avoid underpayment or overpayment. It is not a replacement for the W-4P but it is more user friendly than the worksheets accompanying the W-4P. If you choose to use the calculator, you can enter the results into a new W-4P and submit it to the Defense Finance and Accounting Service (DFAS).

RESIDENTIAL ENERGY PROPERTY CREDIT – The new law increases the energy tax credit for homeowners who make energy efficient improvements such as insulation and windows to their existing homes. The new law increases the credit rate to 30% of the cost of all qualifying improvements and raises the maximum limit to \$1500 for improvements placed in service in 2009 and 2010. For more information on these and other tax questions, go to www.irs.gov.

10. SPACE A TRAVEL: The Air Force Mobility Command (AMC) has recently unveiled its first official command level AMC Travel Web Site. Eligible personnel including retirees can now go to the Web to obtain the latest Space A travel information including an updated AMC passenger terminal contact list (complete with phone, e-mail and Web links), travel documents, sample letters and brochures. The site was created by AMC to provide customers with accurate, up to date and correct travel information which has been validated by AMC. A spokesman for AMC emphasized that although AMC wants to facilitate the passengers trip, it does not guarantee travel and passengers need to be prepared for their Space A trip to take more time than if traveling by commercial air. It is also important travelers have a plan and be prepared for all contingencies including money for a commercial plane ticket if necessary and be mentally prepared for disappointment when plans don’t come together. The web site is www.amc.af.mil/amctravel/index.asp. Another site with good information is www.pepperd.com. Those without access to the Internet can purchase an excellent guide with all the information. It is a “Military Space-A Travel Guide” from Military Living Publications, PO Box 2347, Falls Church VA 22042-0347 for \$33.55, or it may be available at the Base Exchange.

11. AIRMAN AND FAMILY READINESS CENTER(AFRC): Formerly called the Family Support Center, many interesting programs are offered which may interest retirees. Specifically, those noted here. **HANSCOM JOB FAIR** – This annual event will be held at the Hanscom Conference Center, Building 1106 on **13 November 2009 from 1130-1430** with 50 employers from the federal and private sectors.

UNDERSTANDING AND REDUCING CREDIT CARD DEBT – will be held 22 September 2009 from 0830-1030 at the Center. This seminar discusses how much credit you can comfortably handle, why people get into trouble using credit and how to reduce debt, and the laws governing it.

OVERCOMING PROCRASTINATION – will be held on 23 September 2009 from 1200-1300. Presented by Lorena Prime of “Clearly Organized” the session will help you understand why we all procrastinate and learn how to use the “Procrastination Busting Method” worksheet to help one stop delaying projects. You will leave the session with solutions, a fresh outlook, and renewed motivation. For questions on AFRC programs, call 781 377-4222.

12. FORCE SUPPORT SQUADRON (FSS) (formerly Services): Some highlights of what is available. **INFORMATION, TICKETS AND TRAVEL (ITT) 781 377-3262**

Martha's Vineyard – 19 September, includes bus transportation from Hanscom to the ferry a tour of the island and dinner at the Country Inn on the return trip to Hanscom, \$74 pp.

Ringling Brothers Circus – Saturday, 4 October at 1830 at TDBank Garden. \$24pp pre-paid orders only. New York City – shopping trip, 5 December. Enjoy a day on your own to do what you wish, shopping or sightseeing. Departure time is 0630 and return approximately 2230-2330. Cost is \$55pp.

Patriots vs Buffalo Bills at Buffalo – 19-20 December includes bus transportation, game ticket and hotel room. Cost is \$235pp based on double occupancy.

Walt Disney World Armed Forces Salute 2009 – Active duty and retirees can take advantage of big savings now through 23 December 2009 and get one free 5-day ticket. For more information, log onto www.hanscomservices.com/TicketsandToursFeatureC.html, or call ITT at 781 377-3262.

GLOBAL VOLKSMARCH – 19 SEPTEMBER 2009 – Hanscom's Outdoor Recreation office invites you to Minuteman Park in Concord MA from 0900-1600 for a Global Volksmarch which will traverse the same historic route Paul Revere rode. The event is free. For more information, call Outdoor Recreation at 781 377-5316.

OKTOBERFEST – This annual event takes place 2 October 2009 in the Aero Club hangar, Bldg 1722 from 1600-2100. Enjoy traditional German music, foods and beverage. Entertainment includes DJ Bob Caldeira, the Yo-Yo People, kid's games, face painting and much more

MINUTEMAN CLUB – 781 377-3799

STEAK NIGHT - is every Tuesday 1700-2000. Entrees include your choice of sirloin steak, sirloin tips, ½ burger or marinated chicken. Also included is a buffet bar with salad, rice and/or potatoes, vegetable du jour, fresh rolls and dessert.

LUNCH – Try the new hot lunch buffet Tuesday through Friday, 1100-1330. Tues, features Tex-Mex; Wed. is Italian day; Thurs. Worldwide fare and Fri., New England favorites. Buffet includes salad bar, rolls, coffee, fountain drinks and dessert. Options vary daily. Create your own salad at the salad bar or enjoy specialty sandwiches and wraps. All menu items are available for takeout.

DINNER – Choose from 7 appetizer choices, chicken and steak salads, our House specials – New England Scrod or Steak Tips. Friday specials are Prime Rib, Chef's Special Pasta. Fisherman's Platter or New England Clam Chowder, Sandwiches, burgers, pizza, veggie dishes, a children's menu, decadent desserts and more are available Wednesday through Friday from 1700-2100.

CATERING – Saturdays, Sundays and Mondays are reserved for your special occasions. Call the Catering Office to book your event at 781 377-9694.

13. ARMY AND AIR FORCE EXCHANGE SERVICE (AAFES): AAFES has contracted with Firestone Complete Auto Care to bring Firestone Care Centers which offer tire and battery, oil, brake, alignment, steering/suspension and general automotive repair service onto several installations and will soon be coming to Hanscom. This will expand the automotive service available on base. Firestone's regular prices at AAFES locations will be discounted 10% while lubrication costs will be 5% cheaper than off base prices. Firestone will also include free tire rotation, balancing and repair for authorized shoppers who purchase tire service agreements from AAFES. The change over date is pending.

14. **HANSCOM HISTORY:** As a result of requests in previous issues, retirees have proven to be a great source of historical materials relating to Hanscom's past. The History Office has recently received questions about Hanscom as a "go-cart mecca" in the 50s or 60s. Is there a retiree who remembers this, or has any information on it? The History Office really appreciates the many valuable contributions submitted by retired members. Even if you don't remember the "go-cart mecca" any historical materials are more than welcome. If you can help with this, or have any information to share, please call the ESC History Office at (781) 377-5211, or e-mail anita.heath@hanscom.af.mil. Many thanks.

15. NEWS YOU CAN USE: A few tidbits.

CHECK THAT CHARITY – We are all inundated with requests to contribute to charities that sound legitimate. The Better Business Bureau now has a web site where you can check it out. Go to www.bbb.org/us/charity.

AIR FORCE RETIREES and surviving spouses without computer access can now call 1-800-558-1404 to obtain information relating to their status. This news line joins the e-Afterburner, AF Retiree News Service and AF Retiree Web site at www.retirees.af.mil in providing the latest news and information.

MILITARY RETIREE SEMINAR - Just received word that the Retiree Activities Office (RAO) at the Naval Submarine Base in Groton CT will hold a **Retiree Seminar on Saturday 17 October 2009 from 0900-1200** at the Dealy Center Theater. There will be brief updates on VA, retired pay/survivor benefits, military health, legal service and travel/recreation. Military ID card and vehicle decal renewal will also be available. Information, brochures and answers to questions will be provided by all presenters. Call the Groton RAO at (860)694-3284 Mon-Thurs 0900-1500, Fri, 0900-1200 for more information.

16 AN AFTERTHOUGHT: Here are some different ways of looking at things.

In a divorce, the judge said to the husband, “I have reviewed this case very carefully and I have decided to give your wife \$775 a week.” The man answered, “That’s very fair, your honor, and every now and then I’ll try to send her a few bucks myself”.

MAKES GOOD SENSE TO ME – Did you hear about the 83 year old lady who talked herself out of a speeding ticket by telling the young officer that she had to get there before she forgot where she was going?

Arline F. Love
Captain, USAF, Retired